

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant	:	Yuri Galperin, et al.
Appl. No.	:	09/942,983
Filed	:	August 30, 2001
For	:	METHOD AND APPARATUS FOR DETERMINING A PREPAYMENT SCORE FOR AN INDIVIDUAL APPLICANT
Examiner	:	Siegfried E. Chencinski
Group Art Unit	:	3692

AMENDMENT AND RESPONSE TO SEPTEMBER 11, 2008 OFFICE ACTION**Mail Stop Amendment**

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Dear Sir:

Please enter the following amendment and response to the September 11, 2008 Office Action.

Amendments to the Claims are reflected in the listing of claims that begins on page 2 of this paper.

Remarks begin on page 6 of this paper.